

John & Desiree Garcia-Modified Loan-Sch 2

Compound Period : Monthly

Nominal Annual Rate : 6.250 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	01/01/2009	132,598.78	1		
2 Payment	02/01/2009	1,421.49	127	Monthly	08/01/2019
3 Payment	09/01/2019	1,499.84	1		

AMORTIZATION SCHEDULE - Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan	01/01/2009				132,598.78
1	02/01/2009	1,421.49	690.62	730.87	131,867.91
2	03/01/2009	1,421.49	686.81	734.68	131,133.23
3	04/01/2009	1,421.49	682.99	738.50	130,394.73
4	05/01/2009	1,421.49	679.14	742.35	129,652.38
5	06/01/2009	1,421.49	675.27	746.22	128,906.16
6	07/01/2009	1,421.49	671.39	750.10	128,156.06
7	08/01/2009	1,421.49	667.48	754.01	127,402.05
8	09/01/2009	1,421.49	663.55	757.94	126,644.11
9	10/01/2009	1,421.49	659.60	761.89	125,882.22
10	11/01/2009	1,421.49	655.64	765.85	125,116.37
11	12/01/2009	1,421.49	651.65	769.84	124,346.53
2009 Totals		15,636.39	7,384.14	8,252.25	
12	01/01/2010	1,421.49	647.64	773.85	123,572.68
13	02/01/2010	1,421.49	643.61	777.88	122,794.80
14	03/01/2010	1,421.49	639.56	781.93	122,012.87
15	04/01/2010	1,421.49	635.48	786.01	121,226.86
16	05/01/2010	1,421.49	631.39	790.10	120,436.76
17	06/01/2010	1,421.49	627.27	794.22	119,642.54
18	07/01/2010	1,421.49	623.14	798.35	118,844.19
19	08/01/2010	1,421.49	618.98	802.51	118,041.68
20	09/01/2010	1,421.49	614.80	806.69	117,234.99
21	10/01/2010	1,421.49	610.60	810.89	116,424.10
22	11/01/2010	1,421.49	606.38	815.11	115,608.99
23	12/01/2010	1,421.49	602.13	819.36	114,789.63
2010 Totals		17,057.88	7,500.98	9,556.90	
24	01/01/2011	1,421.49	597.86	823.63	113,966.00
25	02/01/2011	1,421.49	593.57	827.92	113,138.08
26	03/01/2011	1,421.49	589.26	832.23	112,305.85
27	04/01/2011	1,421.49	584.93	836.56	111,469.29
28	05/01/2011	1,421.49	580.57	840.92	110,628.37
29	06/01/2011	1,421.49	576.19	845.30	109,783.07
30	07/01/2011	1,421.49	571.79	849.70	108,933.37



John & Desiree Garcia-Modified Loan-Sch 2

	Date	Payment	Interest	Principal	Balance
31	08/01/2011	1,421.49	567.36	854.13	108,079.24
32	09/01/2011	1,421.49	562.91	858.58	107,220.66
33	10/01/2011	1,421.49	558.44	863.05	106,357.61
34	11/01/2011	1,421.49	553.95	867.54	105,490.07
35	12/01/2011	1,421.49	549.43	872.06	104,618.01
2011 Totals		17,057.88	6,886.26	10,171.62	
36	01/01/2012	1,421.49	544.89	876.60	103,741.41
37	02/01/2012	1,421.49	540.32	881.17	102,860.24
38	03/01/2012	1,421.49	535.73	885.76	101,974.48
39	04/01/2012	1,421.49	531.12	890.37	101,084.11
40	05/01/2012	1,421.49	526.48	895.01	100,189.10
41	06/01/2012	1,421.49	521.82	899.67	99,289.43
42	07/01/2012	1,421.49	517.13	904.36	98,385.07
43	08/01/2012	1,421.49	512.42	909.07	97,476.00
44	09/01/2012	1,421.49	507.69	913.80	96,562.20
45	10/01/2012	1,421.49	502.93	918.56	95,643.64
46	11/01/2012	1,421.49	498.14	923.35	94,720.29
47	12/01/2012	1,421.49	493.33	928.16	93,792.13
2012 Totals		17,057.88	6,232.00	10,825.88	
48	01/01/2013	1,421.49	488.50	932.99	92,859.14
49	02/01/2013	1,421.49	483.64	937.85	91,921.29
50	03/01/2013	1,421.49	478.76	942.73	90,978.56
51	04/01/2013	1,421.49	473.85	947.64	90,030.92
52	05/01/2013	1,421.49	468.91	952.58	89,078.34
53	06/01/2013	1,421.49	463.95	957.54	88,120.80
54	07/01/2013	1,421.49	458.96	962.53	87,158.27
55	08/01/2013	1,421.49	453.95	967.54	86,190.73
56	09/01/2013	1,421.49	448.91	972.58	85,218.15
57	10/01/2013	1,421.49	443.84	977.65	84,240.50
58	11/01/2013	1,421.49	438.75	982.74	83,257.76
59	12/01/2013	1,421.49	433.63	987.86	82,269.90
2013 Totals		17,057.88	5,535.65	11,522.23	
60	01/01/2014	1,421.49	428.49	993.00	81,276.90
61	02/01/2014	1,421.49	423.32	998.17	80,278.73
62	03/01/2014	1,421.49	418.12	1,003.37	79,275.36
63	04/01/2014	1,421.49	412.89	1,008.60	78,266.76
64	05/01/2014	1,421.49	407.64	1,013.85	77,252.91
65	06/01/2014	1,421.49	402.36	1,019.13	76,233.78
66	07/01/2014	1,421.49	397.05	1,024.44	75,209.34
67	08/01/2014	1,421.49	391.72	1,029.77	74,179.57
68	09/01/2014	1,421.49	386.35	1,035.14	73,144.43
69	10/01/2014	1,421.49	380.96	1,040.53	72,103.90
70	11/01/2014	1,421.49	375.54	1,045.95	71,057.95
71	12/01/2014	1,421.49	370.09	1,051.40	70,006.55
2014 Totals		17,057.88	4,794.53	12,263.35	

John & Desiree Garcia-Modified Loan-Sch 2

	Date	Payment	Interest	Principal	Balance
72	01/01/2015	1,421.49	364.62	1,056.87	68,949.68
73	02/01/2015	1,421.49	359.11	1,062.38	67,887.30
74	03/01/2015	1,421.49	353.58	1,067.91	66,819.39
75	04/01/2015	1,421.49	348.02	1,073.47	65,745.92
76	05/01/2015	1,421.49	342.43	1,079.06	64,666.86
77	06/01/2015	1,421.49	336.81	1,084.68	63,582.18
78	07/01/2015	1,421.49	331.16	1,090.33	62,491.85
79	08/01/2015	1,421.49	325.48	1,096.01	61,395.84
80	09/01/2015	1,421.49	319.77	1,101.72	60,294.12
81	10/01/2015	1,421.49	314.03	1,107.46	59,186.66
82	11/01/2015	1,421.49	308.26	1,113.23	58,073.43
83	12/01/2015	1,421.49	302.47	1,119.02	56,954.41
2015 Totals		17,057.88	4,005.74	13,052.14	
84	01/01/2016	1,421.49	296.64	1,124.85	55,829.56
85	02/01/2016	1,421.49	290.78	1,130.71	54,698.85
86	03/01/2016	1,421.49	284.89	1,136.60	53,562.25
87	04/01/2016	1,421.49	278.97	1,142.52	52,419.73
88	05/01/2016	1,421.49	273.02	1,148.47	51,271.26
89	06/01/2016	1,421.49	267.04	1,154.45	50,116.81
90	07/01/2016	1,421.49	261.03	1,160.46	48,956.35
91	08/01/2016	1,421.49	254.98	1,166.51	47,789.84
92	09/01/2016	1,421.49	248.91	1,172.58	46,617.26
93	10/01/2016	1,421.49	242.80	1,178.69	45,438.57
94	11/01/2016	1,421.49	236.66	1,184.83	44,253.74
95	12/01/2016	1,421.49	230.49	1,191.00	43,062.74
2016 Totals		17,057.88	3,166.21	13,891.67	
96	01/01/2017	1,421.49	224.29	1,197.20	41,865.54
97	02/01/2017	1,421.49	218.05	1,203.44	40,662.10
98	03/01/2017	1,421.49	211.78	1,209.71	39,452.39
99	04/01/2017	1,421.49	205.48	1,216.01	38,236.38
100	05/01/2017	1,421.49	199.15	1,222.34	37,014.04
101	06/01/2017	1,421.49	192.78	1,228.71	35,785.33
102	07/01/2017	1,421.49	186.38	1,235.11	34,550.22
103	08/01/2017	1,421.49	179.95	1,241.54	33,308.68
104	09/01/2017	1,421.49	173.48	1,248.01	32,060.67
105	10/01/2017	1,421.49	166.98	1,254.51	30,806.16
106	11/01/2017	1,421.49	160.45	1,261.04	29,545.12
107	12/01/2017	1,421.49	153.88	1,267.61	28,277.51
2017 Totals		17,057.88	2,272.65	14,785.23	
108	01/01/2018	1,421.49	147.28	1,274.21	27,003.30
109	02/01/2018	1,421.49	140.64	1,280.85	25,722.45
110	03/01/2018	1,421.49	133.97	1,287.52	24,434.93
111	04/01/2018	1,421.49	127.27	1,294.22	23,140.71
112	05/01/2018	1,421.49	120.52	1,300.97	21,839.74
113	06/01/2018	1,421.49	113.75	1,307.74	20,532.00
114	07/01/2018	1,421.49	106.94	1,314.55	19,217.45

John & Desiree Garcia-Modified Loan-Sch 2

Date	Payment	Interest	Principal	Balance
115 08/01/2018	1,421.49	100.09	1,321.40	17,896.05
116 09/01/2018	1,421.49	93.21	1,328.28	16,567.77
117 10/01/2018	1,421.49	86.29	1,335.20	15,232.57
118 11/01/2018	1,421.49	79.34	1,342.15	13,890.42
119 12/01/2018	1,421.49	72.35	1,349.14	12,541.28
2018 Totals	17,057.88	1,321.65	15,736.23	
120 01/01/2019	1,421.49	65.32	1,356.17	11,185.11
121 02/01/2019	1,421.49	58.26	1,363.23	9,821.88
122 03/01/2019	1,421.49	51.16	1,370.33	8,451.55
123 04/01/2019	1,421.49	44.02	1,377.47	7,074.08
124 05/01/2019	1,421.49	36.84	1,384.65	5,689.43
125 06/01/2019	1,421.49	29.63	1,391.86	4,297.57
126 07/01/2019	1,421.49	22.38	1,399.11	2,898.46
127 08/01/2019	1,421.49	15.10	1,406.39	1,492.07
128 09/01/2019	1,499.84	7.77	1,492.07	0.00
2019 Totals	12,871.76	330.48	12,541.28	
Grand Totals	182,029.07	49,430.29	132,598.78	